

Pension News

A Newsletter Published for New Jersey's Retired Public Employees

Division's Web Site Undergoes "Extreme Makeover"

The Division of Pensions and Benefits Web site has recently been revised, making it more user-friendly than ever. Retired public employees can find a wealth of pension information here, just as in the past, but the new design makes it easier to find, access, and use the information that is provided, even for users with little or no Internet experience.

When you visit the Division's Web site, at www.state.nj.us/treasury/pensions look for the link (in the left-hand column, see image on page 3) named "Links for Retirees." This link will take you to the "Retirees" page of the Web site, where you will be able to access links, features, and publications created with retirees in mind, without having to sift through information that does not apply to you.

(Continued on page 3)

Receive Your Pension Payment by Direct Deposit

Are you still receiving your pension check by mail? If so, you may find yourself experiencing any (or all) of the following situations at some point in time:

- I don't understand why I haven't gotten this month's pension check yet — it was scheduled to arrive by mail a week ago.
- I made plans to go out with friends for the day, but I am expecting my check to arrive. Maybe I better cancel my plans so my check won't sit in my mailbox while I'm away.

- It is such a hot and humid summer day, but I have to go to the bank to deposit my check, or I won't be able to pay my bills.

How can you prevent these situations from ever occurring? By signing up for Electronic Fund Transfer (EFT or Direct Deposit) of your monthly retirement allowance **today!** The *Authorization for Direct Deposit of Benefit Payment* is available on the Division of Pensions and Benefits Web site, at: www.state.nj.us/treasury/pensions You can also obtain the form by calling the Division's Office of Client Services, at (609) 292-7524, or by e-mailing the Division, at: pensions.nj@treas.state.nj.us

With EFT, deposit of your pension allowance occurs automatically, and your pension payment won't get lost or stolen in the mail. You can check if the EFT of your pension payment has occurred by calling your bank or by visiting your bank's Web site, and problems with EFT can be resolved in a matter of hours. Problems related to the mailing of pension checks can take days or weeks to resolve.

If you are already receiving your monthly pension allowance via Electronic Fund Transfer and you wish to change your bank information, submit a new *Authorization for Direct Deposit of Benefit Payment* form, with the updated bank account and routing number; or call the Division to provide the updated information.

Inside — July 2006

Director's Letter	2
Information Services.....	2
Cop 2 Cop Volunteer.....	4
BIL and Fax on Demand Discontinued	4
Pension Loans	4
Call Intercept.....	5
Prevent ID Theft.....	5
Centenarian Club.....	6
Retiree Spotlight.....	7
Poet's Corner.....	8

From the Director

The Division of Pensions and Benefits makes it a priority to provide you with up-to-date information about your membership and benefits in retirement. It uses a number of different tools to accomplish this, including the Internet, one of the most effective means available to disseminate information quickly, thoroughly, and to a very large target audience. The Division has maintained its own Web site for a number of years, and makes it a point to update its Web site information frequently.

A major revision of the Division of Pensions and Benefits Web site, www.state.nj.us/treasury/pensions has just been completed. The revision incorporates new features that enhance our level of service to you and make our Web site more user-friendly than ever, while still maintaining or improving the quality and quantity of information offered. The revision also addresses the unique needs of all three major user groups — retired members, active members, and employers. We encourage you to use our newly revised Web site whenever you need information or answers to questions regarding your retired benefits.

*Frederick J. Beaver, Director
Division of Pensions and Benefits*

Information Services Provided by the Division

The Division of Pensions and Benefits offers a variety of services designed to provide State-administered retirement system information to its retired members. You can choose to get the information you need over the Internet, by phone, or by talking to a pension counselor.

Division Web Site

The Division's Web site provides **the most up-to-date information available**. For example, you can change your address by using the online retiree "Change of Address Form," get information about your *1099-R*, print the *Federal W-4P* or *NJ W-4P*, view the most recent Cost-of-living Adjustment (COLA) Chart, or print just about any of the forms and fact sheets pertinent to retirees of the State-administered retirement systems. To visit the Division of Pensions and Benefits Web site, go to: www.state.nj.us/treasury/pensions

The Division's Web site has recently undergone an extensive revision. Please see our feature article on page 1 for additional information.

The Automated Information System

The Automated Information System is a telephone

service that allows you to access your specific pension information at any time — 24 hours a day, seven days a week — by calling (609) 777-1777. To use this service, you must have a touch-tone phone, and you must enter your Social Security number when prompted to do so. Using the Automated Information System is the quickest and easiest way to obtain your *Statement of Allowances and Deductions* (pension check stub) information, or to double check your State Health Benefits Program plan or coverage level.

Walk-in Counseling Services

Counselors are available to meet with active and retired members between the hours of 7:40 a.m. and 4:00 p.m., Monday through Friday, excluding State holidays. Members are seen on a first-come, first-served basis. Appointments are not taken.

Telephone Counseling Services

Telephone counseling services are available by dialing (609) 292-7524. Telephone counselors are available to take calls from 7:45 a.m. to 4:15 p.m., Monday through Friday (excluding State holidays). TDD users should dial (609) 292-7718.

Division's Web Site Undergoes "Extreme Makeover" (Continued from page 1)

Division of Pensions and Benefits Home Page



Drop-down Menu Features of "Retirees" Page

There are four drop-down menus on the left hand side of the "Retirees" page:

Quick Links: Provides links to the most frequently viewed pages on the Division's Web site, including links to 1099-R tax information and retirement check mailing dates.

Health and Other Benefit Programs: Displays links to information about the State Health Benefits Program, Additional Contributions Tax-Sheltered Program, Long Term Care, and the Supplemental Annuity Collective Trust of New Jersey.

Forms and Publications: Provides quick access to the *Authorization for Direct Deposit*, *Designation of Beneficiary*, and many other frequently used forms.

Letters, Laws, Boards, and Other Resources: Access Certifying Officer Letters and information about recent legislation quickly.

Other Features Offered

Hot Topics: The "Hot Topics" link takes users to information about current issues related to the benefits of retired public employees, such as Medicare Part D and

Retiree Tax Charts. Available topics will be updated frequently or changed as new issues arise.

Online Change of Address Form: A link to the online "Change of Address Form" allows retirees to keep their home address on file with the Division current, thereby ensuring receipt of correspondence from the Division in a timely manner. The telephone number for the MOVE line, an alternate means of making home address changes, is also provided.

Pensions and Benefits Search Feature: The Division of Pensions and Benefits search engine, "Search Pensions and Benefits," helps retirees locate information quickly, by typing a topic in the box provided and then clicking on the "SEARCH" button.

The Division of Pensions and Benefits encourages you to use its newly designed Web site, at www.state.nj.us/treasury/pensions to obtain information about your retired benefits, to change your address, or to learn what's new in terms of your membership in retirement. You will discover in little or no time how easy it is to use. If you have not yet used the Internet in any capacity, we encourage you to give it a try — the Division's Web site is a good place to start.

Attention All Retired Law Enforcement Officers: Become a COP 2 COP Volunteer

The COP 2 COP Intervention Hotline, a confidential, 24-hour, toll-free telephone hotline specifically designed to provide support to law enforcement officers and their families, is currently looking for volunteers. If you are a retired law enforcement officer and would like to help active officers deal with the stresses associated with law enforcement and other “first responder” professions, please consider becoming a volunteer for the COP 2 COP Program. Training will be provided for those who volunteer, and shifts are flexible.

COP 2 COP also invites retired officers to join its “Retired Officers Support Group.” The group is designed to assist retired officers with the transition from a lifelong law enforcement career to civilian life, and to provide an opportunity to gather with other retired officers to share mutual job experiences and to support one another during times of stress. The group meetings are held at University Behavioral Health Care, 151 Centennial Avenue, Piscataway, New Jersey.

For more information about becoming a COP 2 COP volunteer, or to join the “Retired Officers Support Group,” please call 1-866-COP-2COP (1-866-267-2267).

BIL and Fax on Demand Service Discontinued

In an effort to streamline its operations, the Division of Pensions and Benefits has discontinued two of the telephone services it previously offered to members and retirees: the Benefit Information Library (BIL) and the Fax on Demand Service. This action eliminates a costly duplication of services, as all information previously available through BIL and Fax on Demand is now available over the Internet, at www.state.nj.us/treasury/pensions

Did You Carry a Pension Loan Balance into Retirement?

At retirement, members with an existing pension loan balance are given the option of paying off the outstanding loan balance before retiring, or carrying the balance of the loan into retirement. When a retiree chooses to carry the pension loan balance into retirement, the member’s pension allowance is reduced by the same monthly amount the member was paying toward the loan prior to retirement, until the loan balance, with interest, is paid off.

Members who have carried a loan balance into retirement can call the Division’s Office of Client Services, at (609) 292-7524, if they wish to know their existing loan balance and the number of loan payments remaining. Loan balance information is not available to State-administered retirement system retirees through the Automated Information System, as it is to active members.

Retired members with an outstanding loan balance may also elect to pay off their remaining loan balance, with interest, at any time after retirement, by requesting a “lump-sum payoff quote” for the loan balance. Retired members may call the Division’s Office of Client Services, at (609) 292-7524, or write to the Division of Pensions and Benefits, PO Box 295, Trenton, NJ 08625, to obtain a “lump-sum loan payoff quote.”

Call Intercept: A Great Service, But...

Call Intercept is an effective call screening service, allowing people to accept incoming calls from phone numbers and callers they recognize, while blocking calls they do not wish to receive. Many individuals gladly pay the service fee charged by their phone company for Call Intercept, so that they can eliminate unwanted telephone calls. But Call Intercept can be a real headache for those who provide customer service via the telephone — it can slow or prevent their efforts to provide efficient service to clients.

Counselors at the Division of Pensions and Benefits sometimes encounter problems with Call Intercept when they attempt to return calls to clients about

issues related to their retirement system membership. When the client's Call Intercept blocks the counselor's phone call, frustration is felt by both parties. The counselor is not able to resolve the client's question or problem, while the client feels as though the problem is being ignored.

We encourage active and retired members to address this problem by including the Division's Office of Client Services phone number, (609) 292-7524, among the list of numbers recognized by their Call Intercept service, or by choosing to accept calls identified by their Call Intercept service as coming from the Division of Pensions and Benefits.

Keeping a Step Ahead to Prevent Identity Theft

Most individuals carefully guard their purses and wallets when they go out, to prevent their theft. But another type of theft to be vigilant about, known as identity theft, is occurring with increasing frequency, and it can cause years of grief for some victims.

Identity theft is the crime of obtaining the personal or financial information of another person and assuming that person's identity in order to make purchases or other transactions illegally. Identity thieves use many methods to commit their crimes, and are becoming quite sophisticated in performing their livelihood. We can help prevent identity theft by becoming aware of their methods and exercising greater care with our personal information.

How we perform our daily activities can make us easy targets for identity thieves. Let's look at the actions of Mrs. Smith, a typical retiree, in the course of a day, to see how she is making certain personal information available to identity thieves without even realizing it.

Action 1: Mrs. Smith puts three credit card payments in her home mailbox before leaving for a day of shopping.

Action 2: Mrs. Smith's first stop is the bank. She uses her ATM card to withdraw \$60 for shopping. She is unaware that a man with a cell phone in hand is standing nearby.

Action 3: Mrs. Smith has lunch with her daughter at a trendy café. When she hands her credit card to the waiter to pay the bill, he takes it to the hostess for processing.

How has Mrs. Smith made herself vulnerable to having her identity stolen in each action performed?

- Mrs. Smith's credit card payments, with her credit card and bank account numbers and signed checks, sit in her mailbox until picked up by the postman — or by an identity thief. **Some thieves will steal mail, or even garbage, to access personal information.**
- Mrs. Smith proceeded with her ATM card transaction, although a man with a cell phone was in close proximity. **Cell phones with built-in cameras enable identity thieves to photograph personal**

(Continued on page 6)

Protecting Member Information

The Division of Pensions and Benefits has taken steps to safeguard the personal information of its members, including the removal or masking of Social Security numbers and other personal information from correspondence and e-mails; and prohibiting the release of member addresses or beneficiary information. The Division is also furthering its efforts by implementing new procedures to secure the account information of members who are identity theft victims. Check our Web site for a new fact sheet and additional information when they become available, or read about these procedures in the next issue of the PensionNews.

Keeping a Step Ahead to Prevent Identity Theft *(Continued from page 5)*

information on credit cards, ATM cards, and driver's licenses; cell phones with video capabilities can also record you entering your PIN number.

- When Mrs. Smith used her credit card to pay for lunch, she allowed the waiter to take her card out of her view, presenting the perfect opportunity for an identity thief to scan her credit card. **Some identity thieves purchase skimmers to scan the magnetic strips on credit cards, personal checks, or ATM cards. They may pay off store employees to scan the cards or checks given to them, or they may insert the skimmer in front of the automated teller machine in order to scan ATM cards.**

How Do Identity Thieves Use Your Information?

Once identity thieves have obtained your personal information, they will try to assume your identity to carry out transactions or purchases illegally.

- They may call your credit card issuer to change the billing address on your credit card account, and then run up charges on your account.
- They may get a driver's license issued in your name but with their picture. With your personal ID in hand, they can commit other fraudulent activities.
- They may use the credit card number they had scanned to counterfeit credit cards in your name.
- They may open new credit card accounts in your

name, with no intention of paying the bill; the delinquent accounts are then reported on your credit report.

Preventing Identity Theft

To help prevent identity theft, there are a number of steps you can follow, including but not limited to:

- Don't give out personal information by phone, mail, or over the Internet unless you initiated the contact.
- Empty your home mailbox promptly. Don't leave mail in your mailbox for any length of time. Request a vacation hold from the U.S. Postal Service if you will be out of town.
- Before throwing away documents containing personal information, put them through a shredder.
- Keep your Social Security card in a secure place; do not carry it with you. Give your Social Security number out only when absolutely necessary.
- Be wary of promotional scams, like prizes or dream vacations, received by phone, by mail, or over the Internet.
- Make sure you have virus protection software on your personal computer, with regular updates provided.

To obtain additional information about identity theft, or to learn the steps to take if you have become a victim of identity theft, visit the Federal Trade Commission's Web site: www.ftc.gov/idtheft

PensionNews Centenarian Club

The State-administered pension fund retirees below have each achieved or exceeded the milestone of reaching their one-hundredth birthday in the past year. Best wishes for a very happy birthday!

- **Emma Thomas Stuart** celebrated her 100th birthday on May 20, 2006. She retired from the Edgewater Park Township School District in 1976.
- **Theodore Economopoulos**, who retired from Rutgers University in 1969, turned 100 years old on March 7, 2006. Mr. Economopoulos now lives in Greece.
- **Dorothy Saunders** will be 100 years old on September 2, 2006. She retired from the Somerset County Finance Office in 1991.

- **Samuel G. Breckley** retired from the Ocean Township School District in 1973. He celebrated his 100th birthday on April 15, 2006. He now resides in Florida.
- **Jane B. Weatherby**, widow of Raymond C. Weatherby, Sr., celebrated her 100th birthday on March 24, 2006. She was born in Glasgow, Delaware in 1906.

Are you a retiree of a State-administered pension system who is 100 or more years old, or who will attain the age of 100 in the coming months? If so, we would like to print your name in a future PensionNews issue. Please send your name, birth date, date of retirement, and retirement number to: Editor, PensionNews, Division of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295.



RETIREE SPOTLIGHT



One very popular activity among our retirees is that of writing, either as a hobby or a new career. Many retirees have informed us about their use of the written word to express their thoughts or ideas or to tell about past history or experiences — including the writers featured below. (This will be the third and last in a Retiree Spotlight series featuring writers.)

Mr. Harry Camisa retired from the New Jersey Department of Corrections in 2002. After 50 years of service as a prison guard and teacher, Mr. Camisa decided that a written account of his many experiences on the job would make for interesting reading. His book, *Inside Out: Fifty Years Behind the Walls of New Jersey's Trenton State Prison* (West Windsor Press), provides a look at what it was like to witness 13 electrocutions and work with criminals like John List, Jesse Timmendequas, and Charlie Workman on a daily basis.

During his PERS employment with the New Jersey State Department of Environmental Protection, **Mr. Stephen M. Perrone** was the founding editor of *New Jersey Outdoors* (1974 to 1988). After he retired from State service in 1988, Mr. Perrone continued to write. At first he covered topics related to the out-of-doors; he published seven issues of two freshwater fishing guides between 1989 and 2004. He then branched out by writing about our armed forces in World War II. His book, *World War II B-24 "Snoopers"*, offers accounts of two Air Force squadrons who flew "Snooper" missions in the Pacific.

After suffering losses in a number of air-sea battles and to avoid being intercepted by American aircraft, the Japanese began to send single ships and barges or small groups of ships under the cover of darkness, to supply the many islands they occupied in the Pacific. The United States countered this strategy with "Snooper" Squadrons, low-level anti-shipping black-painted night bombers designed to attack these Japanese ships. From 1942 until the end of the war, the Snoopers succeeded in sinking many Japanese ships. Mr. Perrone was himself a Snooper bombardier and is a World War II Air Force veteran of the Pacific Theater.

Ms. Ethel J. Lee Miller, who retired from her 28-year teaching career in West Caldwell, New Jersey in 1997, launched a new career in public speaking and personal coaching, by starting her own business, "Enhanced Life Management." She is writing a life skills book, called *Filling the Gaps: Things Other People Learned While You Were Cutting Classes, Having Babies, and Working the Second Job*, based on the seminars and experiences from her business.

Ms. Theresa Lubbers and her husband moved to Charleston, South Carolina after retiring from the Toms River School District in 1994. She worked for another six years as a media specialist in the Charleston County School District. After that, Ms. Lubbers had more time to get to know her neighbors better, including those of the four-footed variety. She befriended a miniature schnauzer in the neighborhood named Mr. Emmett. Their friendship inspired her to write a book, *Stroll with Mr. Emmett: A Walk through Charleston*. In this book, Ms. Lubbers and Mr. Emmett walk to the many sites worth visiting in Charleston and share their love of this beautiful city.

After his retirement as vice principal of Millburn High School in 1985, **Mr. Tim Dyas** became active as poet laureate of his World War II 505th Parachute Infantry Association, and was later given the same honor with the Hobbyists, a retired men's organization. He has written a book of poems, entitled *Barbed Words of War*, in which he shares his battle experiences and his 22-month stint as a prisoner-of-war in Germany.

Have you been pursuing an interest during retirement that friends and strangers alike regard as interesting? Do your children and grandchildren tell you that it is a really "cool" thing to do? If so, we would like to feature you in an upcoming PensionNews Retiree Spotlight. Please send your name, address, and retirement number, along with a brief description of the fascinating activity you are pursuing, to: Editor, PensionNews, PO Box 295, Trenton, NJ 08625-0295.

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(609) 292-7524www.state.nj.us/treasury/pensions

Poet's Corner

Lillian Cooper worked in the Music Department at Kean University for 25 years before retiring in 1999. Through her featured poem, she shares some memories from her years of active employment.



Life Was Great

Life was great when I was
young and strong;
I was surrounded by music the
whole day long.
Students would drop in my
office sometimes to talk;
At times on campus I would
just love to walk.
I worked in the Music
Department where my life was
full of cheer,
If I could turn back the clock, I
would still be there.
But life goes on and so must
we all;
For no one really knows when
the final ball will fall.

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